



**CONSORTIUM FOR CITIZENS  
WITH DISABILITIES**

**Statement for the Record  
U.S. Senate Committee on the Budget  
Hearing on “The Coming Crisis: Social Security Disability Trust Fund Insolvency”  
Wednesday, February 11, 2015**

The undersigned members of the Consortium for Citizens with Disabilities (CCD) submit the following statement for the record of the February 11, 2015 hearing held by the Senate Committee on the Budget on “The Coming Crisis: Social Security Disability Trust Fund Insolvency”.

The CCD is a coalition of national organizations working together to advocate for federal public policy that ensures the self-determination, independence, empowerment, integration, and inclusion of the approximately 57 million children and adults with disabilities in all aspects of society. SSDI’s modest but vital assistance supports these goals for approximately 11 million Americans, helping beneficiaries with disabilities and their families to meet their everyday needs -- keeping a roof over their heads, putting food on the table, paying for out-of-pocket medical and disability-related expenses, and meeting other basic living expenses.

Congress has known for the last two decades that Social Security’s Disability Insurance (DI) fund will need to be replenished by 2016. The need for action now is no surprise, but stems from long-term demographic trends including an aging workforce now in its disability-prone years, and an increase in work by women that has led to an increase in women’s eligibility for Social Security including SSDI based on their own work records.

Reallocation will ensure that SSDI is available to both current and future beneficiaries, including the 7 in 10 SSDI beneficiaries who are age 50 and older. SSDI benefits average just \$38 per day for workers with disabilities. Benefits make up the majority of income for 4 out of 5 beneficiaries and provide the sole source of income for 1 in 3 beneficiaries. The impact of any reduction in benefits could be truly devastating.

Congress needs to act expeditiously, as it has done many times in the past, to reallocate existing payroll taxes between Social Security’s DI and Old-Age and Survivors’ Insurance (OASI) funds. As outlined by Social Security’s actuaries, both trust funds would be able to pay full scheduled benefits through 2033 by temporarily raising the 1.8 percent DI share of the current 12.4 percent Social Security payroll contribution to 2.8 percent in 2015 and 2016, and then gradually reducing it back to 1.8 percent by 2025. Congress has reallocated between Social Security’s funds in this manner about equally in both directions to keep the system on an even reserve ratio -- 6 times using a

narrow definition of reallocation, and 11 times using a broader definition of reallocation. Reallocation does not require any new taxes and will maintain the long-term solvency of the combined Social Security trust funds at 2033, as currently projected.

Reallocation -- without accompanying cuts to Social Security coverage, eligibility, or benefits -- is the common sense, responsible solution that Congress should enact promptly. Such a reallocation is needed to keep Social Security's promise to the more than 165 million Americans who currently contribute to the system and the nearly 11 million Americans who currently receive SSDI benefits.

Maintaining our Social Security system goes far beyond dollars and cents. It is about strengthening economic security and dignity for all Americans. Consideration of any changes to this vital system must include the voices and views of people with disabilities as well as all Americans who may need SSDI in the future.

Sincerely,

ACCSES

American Academy of Pediatrics  
American Association of People with Disabilities (AAPD)  
American Association on Health and Disability  
American Foundation for the Blind (AFB)  
American Network for Community Options and Resources  
Association of Assistive Technology Act Programs  
Association of Jewish Family & Children's Agencies  
Association of University Centers on Disabilities (AUCD)  
Attention Deficit Disorder Association  
Autism National Committee (AutCom)  
Autistic Self Advocacy Network (ASAN)  
Bazelon Center for Mental Health Law  
Brain Injury Association of America  
Community Legal Services  
Council for Learning Disabilities  
CSH  
Disability Rights Education & Defense Fund  
Easter Seals  
Epilepsy Foundation  
Goodwill Industries International  
Health & Disability Advocates  
Jewish Federations of North America  
Lupus Foundation of America  
Lutheran Services in America Disability Network  
National Academy of Elder Law Attorneys (NAELA)  
National Alliance on Mental Illness  
National Association of Councils on Developmental Disabilities  
National Association of Disability Representatives  
National Association of School Psychologists  
National Association of State Head Injury Administrators

National Committee to Preserve Social Security and Medicare  
National Council for Behavioral Health  
National Council on Aging  
National Council on Independent Living  
National Disability Rights Network  
National Down Syndrome Congress  
National Industries for the Blind  
National Multiple Sclerosis Society  
National Organization of Social Security Claimants' Representatives  
National Respite Coalition  
Paralyzed Veterans of America  
SourceAmerica  
Special Needs Alliance  
The Arc of the United States  
United Cerebral Palsy  
United Spinal Association